

Amendments to the Claims

1. (Original) A method of accepting an ACH (Automated Clearing
2 House) entry as a source of funds for a financial transaction, wherein the funds may be
made available before the ACH entry is completed, the method comprising:
4 receiving a request from a first entity to conduct a transaction involving a first
value;
6 authorizing said first value against a credit source associated with said first entity;
initiating an ACH entry in the amount of said first value; and
8 if said ACH entry is rejected, charging all or a portion of said first value against
said credit source.

2. (Original) The method of claim 1, wherein said ACH entry is an ACH
2 debit entry.

3. (Original) The method of claim 1, further comprising holding said
2 first value against said credit source if said authorizing is successful.

4. (Original) The method of claim 3, further comprising releasing said
2 hold if said ACH entry clears.

5. (Original) The method of claim 1, wherein said request is received by
2 a facilitating organization, and wherein said request includes:
said first value;
4 an identifier of an entity that is to receive said first value; and
an option indicating that said first value is to be retrieved from an account
6 associated with said first entity at an institution other than said facilitating organization.

6. (Original) The method of claim 5, wherein said option indicates that
2 said first value is to be retrieved from said account via an ACH debit.

7. (Original) The method of claim 5, wherein said option is a default
2 option in a set of options selectable by said first entity.

8. (Original) The method of claim 1, further comprising verifying that
2 said first entity is associated with an account to which said ACH entry is targeted.

9. (Original) The method of claim 1, further comprising verifying that
2 said first entity is associated with said credit source.

10. (Original) The method of claim 1, further comprising establishing said
2 credit source for said first entity.

11. (Original) The method of claim 1, wherein said ACH entry is an ACH
2 credit entry.

12. (Original) The method of claim 11, wherein said credit source is an
2 account with a facilitating organization that receives said request from said first entity.

13. (Original) The method of claim 1, further comprising awarding said
2 first entity a bonus if said ACH entry clears.

14. (Original) A computer readable storage medium storing instructions
2 that, when executed by a computer, cause the computer to perform a method of accepting
an ACH (Automated Clearing House) entry as a source of funds for a financial
4 transaction, wherein the funds may be made available before the ACH entry is
completed, the method comprising:
6 receiving a request from a first entity to conduct a transaction involving a first
value;
8 authorizing said first value against a credit source associated with said first entity;
initiating an ACH entry in the amount of said first value; and
10 if said ACH entry is rejected, charging all or a portion of said first value against

said credit source.

15. (Currently Amended) A method of releasing value for a value
2 transfer, where the value is to be provided via an ACH (Automated Clearing House)
debit, before the ACH debit is completed, comprising:
4 receiving a value transfer request at a facilitating organization from a first entity,
wherein said value transfer comprises the transfer of a first value to a second entity;
6 verifying a credit source available to said first entity;
authorizing said first value against said credit source;
8 holding said first value against said credit source;
initiating an ACH debit entry to retrieve said first value from a first account
10 associated with said first entity at an institution other than said facilitating organization;
releasing said first value to said second entity before said ACH debit entry is
12 completed or fails; and
if said ACH debit entry fails, charging a portion of said first value against said
14 credit source.

16. (Original) The method of claim 15, wherein said value transfer
2 request includes a selection of said first entity to provide said first value to said
facilitating organization via ACH debit.

17. (Original) The method of claim 16, wherein said selection to provide
2 said first value via ACH debit is a default option for value transfer requests accepted by
said facilitating organization.

18. (Original) The method of claim 15, wherein said verifying a credit
2 source comprises authorizing a small value against said credit source.

19. (Original) The method of claim 15, wherein said verifying a credit
2 source comprises establishing said credit source for said first entity.

20. (Original) The method of claim 15, wherein said value transfer
2 comprises the transfer of said first value from said first account to a second account
associated with said second entity at said facilitating organization.

21. (Original) The method of claim 15, wherein:
2 said second entity comprises said first entity; and
said value transfer comprises the transfer of said first value from said first account
4 to a second account associated with said first entity at said facilitating organization.

22. (Original) The method of claim 15, further comprising awarding said
2 first entity a bonus if said ACH debit entry clears.

23. (Currently Amended) A computer readable storage medium
2 storing instructions that, when executed by a computer, cause the computer to perform a
method of releasing value for a value transfer, where the value is to be provided via an
4 ACH (Automated Clearing House) debit, before the ACH debit is completed, the method
comprising:
6 receiving a value transfer request at a facilitating organization from a first entity,
wherein said value transfer comprises the transfer of a first value to a second entity;
8 verifying a credit source available to said first entity;
authorizing said first value against said credit source;
10 holding said first value against said credit source;
initiating an ACH debit entry to retrieve said first value from a first account
12 associated with said first entity at an institution other than said facilitating organization;
releasing said first value to said second entity before said ACH debit entry is
14 completed or fails; and
if said ACH debit entry fails, charging a portion of said first value against said
16 credit source.

24. (Currently Amended) A method of accepting an ACH debit as a
2 source of funds for a fund transfer, wherein the funds may be made available before the

ACH debit is completed, the method comprising:

- 4 receiving a request from a first entity to transfer a first amount of funds;
- charging said first amount to a credit source associated with said first entity;
- 6 initiating an ACH debit in said first amount against a source of funds other than
said credit source;
- 8 releasing said first amount for said requested transfer before said ACH debit is
completed or fails; and
- 10 if said ACH debit completes successfully, crediting said first amount to said credit
source.

25. (Currently Amended) A system for facilitating a transfer of value
- 2 to a recipient from a user's bank account, wherein the value may be transferred before it
is received from the bank account, the system comprising:
- 4 a database configured to store financial data for a user, said financial data
including:
 - 6 an identifier of an external user account at a financial institution; and
an identifier of a credit source available to the user, wherein said credit
8 source is different from said external account;
 - a request module configured to receive a request from the user to pay a first value
 - 10 to a recipient, wherein said first value is to be retrieved from said external account;
 - an ACH (Automated Clearing House) module configured to initiate an ACH debit
 - 12 transaction to retrieve said first value from said external account;
 - a credit module configured to perform one or more of the following:
 - 14 authorize said first value against said credit source;
 - hold said first value against said credit source; and
 - 16 charge said first value to said credit source; and
 - a transfer module configured to release said first value to said recipient before
 - 18 said first value is received from said external account;
 - wherein all or a portion of said first value is charged to said credit source if said
 - 20 ACH debit transaction is other than successful.

26. (New) The method of claim 1, wherein said ACH entry is initiated
2 against a source of funds different from said credit source.

27. (New) The method of claim 15, wherein said first account is
2 different from said credit source.